

Information to identify the case:

Debtor 1 Jennifer Jo Illetschko
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7740**

EIN -- --

Social Security number or ITIN -- --

EIN -- --

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **18-12040-BFK**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jennifer Jo Illetschko

September 19, 2018

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Jennifer Jo Illetschko
 Debtor

Case No. 18-12040-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: shepherd
 Form ID: 318

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Sep 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2018.

db +Jennifer Jo Illetschko, 725 Brethour Court, Sterling, VA 20164-1456
 cr +County of Loudoun, 1 Harrison Street, SE (MSC #06), Leesburg, VA 20175-3102
 cr Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div.,
 P O Box 347 (MSC #31), Leesburg, VA 20178-0347
 14410034 +Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14410035 +Jack Harris, Inc., 8855 Annapolis Rd., Suite 107, Lanham, MD 20706-2900
 14410037 Lerner Corporation, 2100 Stanford Square, Sterling, VA 20166-0000
 14410038 +Michael Imoh and Kaur Gurpreed, 22919 Adelpia Terrace, Sterling, VA 20166-4334
 14410039 +Michelle Cumberland, 801 N. Pitt St, Alexandria, VA 22314-1780
 14411838 Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div.,
 P O BOX 347 (MSC #31), Leesburg, Virginia 20178-0347
 14410043 +Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 Interanational Lane,
 Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr EDI: BJMMEIBURGER.COM Sep 20 2018 06:38:00 Janet M. Meiburger,

The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
 14410032 +EDI: CAPITALONE.COM Sep 20 2018 06:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14410033 +EDI: CHASE.COM Sep 20 2018 06:38:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 14410036 +EDI: CBSKOHL.COM Sep 20 2018 06:38:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
 Milwaukee, WI 53201-3120
 14410040 +EDI: NFCU.COM Sep 20 2018 06:38:00 Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000,
 Merrifield, VA 22119-3000
 14410041 EDI: PRA.COM Sep 20 2018 06:38:00 Portfolio Recovery, Po Box 41067,
 Norfolk, VA 23541-0000
 14410042 +E-mail/Text: bankruptcy@towerfcu.org Sep 20 2018 02:44:10 Tower FCU, 7901 Sandy Spring Rd,
 Laurel, MD 20707-3589
 14410044 +EDI: USAA.COM Sep 20 2018 06:38:00 USAA Federal Savings Bank, Attn: Bankruptcy,
 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
 14410045 +EDI: USAA.COM Sep 20 2018 06:38:00 Usaa Svg Bk, Attn: Bankruptcy,
 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2018 at the address(es) listed below:

Ashvin Pandurangi on behalf of Debtor Jennifer Jo Illetschko ashvinp228@gmail.com,
 preea@aplwg.com;pandurangiar78675@notify.bestcase.com
 Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com
 John P. Fitzgerald, III ustpreion04.ax.ecf@usdoj.gov
 Steven F. Jackson on behalf of Creditor County of Loudoun Steve.Jackson@loudoun.gov,
 Rachel.healy@loudoun.gov;ann.mccafferty@loudoun.gov;bankrupt@loudoun.gov

TOTAL: 4